

Prepared By:
BRIDGFORTH & BUNTIN
P.O. Box 241
Southaven, MS 38671
(662) 393-4450

SUBORDINATION AGREEMENT

STATE OF MISSISSIPPI
COUNTY OF DESOTO

FOR VALUE RECEIVED, the undersigned beneficiaries of that certain Deed of Trust made and executed by Terry D. Albonetti and wife, Shari L. Albonetti, to Thomas F. Baker, IV, Trustee for the undersigned, dated April 15, 2002, and recorded in Real Estate Trust Deed Book 1501, Page 223, in the office of the Chancery Clerk of DeSoto County, Mississippi, do hereby subordinate the lien of said instrument to that certain Deed of Trust made and executed by Terry D. Albonetti and wife, Shari L. Albonetti to Thomas F. Baker, IV, Trustee for the benefit of First Horizon Home Loan Corporation dba First Tennessee Home Loans, Inc., dated April 14, 2003, securing an indebtedness in the original amount of \$ 105,800.00, and appearing of record in Real Estate Trust Deed Book _____, Page _____, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WITNESS my signature, this the 14th day of April, 2003.

First Tennessee Bank, NA

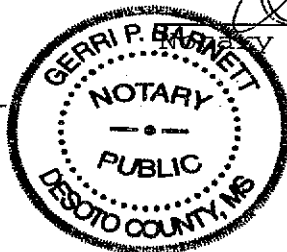
By: Cindy Hunt

STATE OF Miss
COUNTY OF Desoto

This day personally appeared before me, the undersigned authority of law, in and for the jurisdiction aforesaid, the within named Cindy Hunt, Loan Officer, who acknowledged as Loan Officer, he signed and delivered the above and foregoing instrument on the day and year therein mentioned and for the purposes therein expressed.

GIVEN UNDER MY HAND and Seal of office, this the 14 day of April, 2003.

My Commission expires: 9-23-05



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STATE MS.-DESOTO CO.
FILED

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W.E. DAVIS CH. CLK.